

**From:** "Sally Pletcher" <sjpletcher@kconline.com> on 10/01/2007 06:40:04 PM

**Subject:** Truth in Lending

Sears Credit Card has pilfered huge amounts of "fees" from me over the past 4 years. Not only did they quit reporting to the credit reporting facilities for almost a year giving the impression that I was behind and not paying for that time period, but they have also changed guidelines as they see fit.

When I combined another card balance with Sears on a "deal" they offered I was told what my monthly payment would be which was feasible for me. When I got my statement the payment was double what I had been told. When I contacted Sears, I was told that the payment on my statement was the correct amount. Had I known this I would not have combined the balances. Then my mom passed away and I got behind, went on a "plan", unfortunately when I came off the plan they changed the billing cycle....oh yes this put me behind so I lost every bit of ground I paid on for a year. Now they call multiple times a day harassing me. I told them I pay monthly what I can afford. A few months ago I was paying what I thought was a little bit more than my monthly payment in an attempt to pay the bill down, only to be informed that my monthly payments are now 4 times the amount I was trying to pay. I earnestly want to pay this debt, they don't seem earnestly able to give a hoot. No wonder so many people are filling bankruptcy. It is so frustrating, they keep changing and dinging fees that make it impossible to ever get this paid off or even down to a reasonable amount.

Please place guidelines on these credit card companies with unethical protocols.

Thank you